

**IN THE UNITED STATES DISTRICT COURT  
FOR THE NORTHERN DISTRICT OF GEORGIA  
ATLANTA DIVISION**

SUZANNE SANCHEZ

Plaintiff,

v.

UNITED COLLECTION BUREAU, INC.,  
FREDERICK J. HANNA &  
ASSOCIATES, P.C.,

Defendants.

Civil Action File No.  
1:07-cv-02478-TWT-GGB

STATE OF FLORIDA  
COUNTY OF BROWARD

AFFIDAVIT OF JACK M. KLEIN

Personally appeared before me this 27<sup>th</sup> day of May, 2008, JACK M. KLEIN, and deposes and states under oath as follows:

1.

I am director of compliance for United Collection Bureau, Inc. (“UCB”), Defendant in the above-styled matter. I have personal knowledge of the matters described herein. This Affidavit is based on my own personal knowledge.

2.

I am over the age of 18 years and am competent to testify regarding those things

about which I have personal knowledge. This Affidavit is made in support of UCB's Response to Plaintiff's Motion for Summary Judgment.

3.

UCB keeps account notes on all debts it is retained to collect.

4.

UCB uses the Columbia Ultimate Business System ("CUBS") computer program to maintain its account notes.

5.

As part of the training process for any debt collector hired by UCB, the debt collector is given extensive training on how to operate the CUBS software.

6.

When an account is assigned to UCB from a client, the amount due and owing on the debt is automatically placed by the client in the account notes used by UCB in the collection of the debt. UCB is not responsible for entering the amount due in the account notes.

7.

UCB's collection letters are generated using the amount due shown on the CUBS system as the amount due in the collection letters.

8.

When UCB is retained to collect a debt it receives the amount due and owing on the debt from its client.

9.

UCB relies on the client's representation of what is due and owing on the debt when UCB sends out its collection letters.

10.

UCB does not conduct any investigation of its own to determine the amount due and owing on a debt it is retained to collect.

11.

UCB was retained by its client Resurgent Capital Services, LP ("Resurgent") to collect this debt on April 18, 2007.

12.

UCB's client, Resurgent, represented to UCB that the amount due and owing on this debt as of April 18, 2007, was \$4,860.16, with the total broken down as follows: a principal of \$4,807.48 and interest of \$52.68.

13.

The amount entered as due on this debt into UCB's CUBS computer program was \$4,860.16.

14.

Based on this representation from its client, Resurgent, of the amount due as \$4,860.16, UCB generated a collection letter for this debt and sent the collection letter, dated April 20, 2007, to Plaintiff.

This affiant saith nothing further.

  
\_\_\_\_\_  
Jack M. Klein

Sworn to and subscribed  
before me this 27 day of May, 2008

  
\_\_\_\_\_  
Notary Public

